

THOMAS J. MILLER
ATTORNEY GENERAL

CONSUMER PROTECTION DIVISION



Address Reply To:
HOOVER BLDG., 1305 E. WALNUT
DES MOINES, IOWA 50319

TELEPHONE: 515-281-5926
TOLL FREE: 888-777-4590 (IN IOWA)
TELEFAX: 515-281-6771

Department of Justice

Freezing Your Credit Reports

**You can voluntarily freeze each of
your credit reports for \$10 each.**

Each of the three major credit reporting agencies (Equifax, Experian and TransUnion) now offers all Americans the ability to place a credit "freeze," or deny access to, their credit reports. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. This means that it's unlikely that an identity thief would be able to open a new account in your name. Placing a credit freeze does not affect your credit score – nor does it keep you from getting your free annual credit report, or from buying your credit report or score.

Placing a credit freeze means that your file cannot be shared with potential creditors. A credit freeze can help prevent identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number would probably not be able to get credit in your name.

How much does it cost?

A credit freeze is *free* to identity theft victims who have a police report of identity theft. If you are not an identity theft victim, it will cost you \$10 to place a freeze with *each* credit bureau. That's a total of \$30 to freeze your files at each of the three major credit reporting agencies (Equifax, Experian and TransUnion).

How do I place a credit freeze?

To place a freeze, you must write to each of the three credit reporting agencies. You must provide identifying information. If you are an identity theft victim, provide a copy of your police report.

Write to the addresses listed below and send the documentation listed:

#1 Equifax Credit Freeze
P.O. Box 105788
Atlanta, GA 30348

- Send by certified mail.
- Include name, current and former addresses for the last two years, Social Security number, and date of birth.
- Copy of a utility bill, insurance or bank statement, etc., showing **YOUR** name and current mailing address.
- \$10.00 fee payable by check, money order, or credit card. Give name of credit card, account number, expiration date, and Card Identification Number (4-digit number on front of American Express card or 3-digit number on back of other credit cards).

To learn more about the Equifax credit freeze, go to www.Equifax.com.

#2 Experian Credit Freeze
P. O. Box 9554
Allen, TX 75013

- Send by certified mail.
- Include name, current and former addresses for the last two years, Social Security number, and date of birth.
- Enclose a copy of a government identification card, such as a driver's license, state ID card or military ID card.
- Copy of a utility bill, insurance or bank statement, etc., showing **YOUR** name and current mailing address.
- \$10.00 fee payable by check, money order, or credit card. Give name of credit card, account number and expiration date.

To learn more about the Experian credit freeze, go to www.Experian.com.

#3 TransUnion Credit Freeze
P. O. Box 6790
Fullerton, CA 92834-6790

- Send by certified mail.
- Include name, current and former addresses for the last five years, Social Security number, and date of birth.
- \$10.00 fee payable by check, money order, or credit card. Give name of credit card, account number and expiration date.

To learn more about the TransUnion credit freeze, go to www.TransUnion.com.

How long will my credit report remain frozen?

A credit freeze will remain on your credit report until you request it to be removed.

Can I open new credit accounts if my files are frozen?

Yes. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file. You can lift it for a period of time, or you can lift it for a specific creditor, or you can lift it permanently. After you send your letter asking for the freeze, each of the credit reporting agencies will send you a Personal Identification Number (PIN). You will also get instructions on how to lift the freeze. There are a variety of ways to lift the freeze (by mail, phone or Internet) using your PIN. The fee for lifting the freeze is \$10.

What will a creditor who requests my file see if it is frozen?

A creditor will see a message or a code indicating that the file is frozen.

Can a creditor get my credit score if my file is frozen?

No. A creditor who requests your file from one of the three credit reporting agencies will only get a message or a code indicating that the file is frozen.

Will a freeze lower my credit score?

No.

Can an employer do a background check on me if I have a freeze on my credit file?

No. You would have to lift the freeze to allow a background check or to apply for insurance, just as you would to apply for credit. The process for lifting the freeze is described above.

Can I order my own credit report if my file is frozen?

Yes. To obtain a *free* copy of your credit report from each of the three credit reporting agencies (Equifax, Experian and TransUnion) once every 12 months, call toll-free 877-322-8228, or order online at www.annualcreditreport.com, or write to P.O. Box 105281, Atlanta, GA 30348-5281.

Can anyone see my credit file if it is frozen?

Your credit report can still be released to your existing creditors or to collection agencies acting on their behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit-unless you opt out of receiving such offers. See below for how to opt out of pre-approved credit offers. Government agencies may have access for collecting child support payments, taxes, or in the course of a legal proceeding.

Does freezing my file mean that I won't receive pre-approved credit offers?

No. You can stop the pre-approved credit offers by calling 888-5OPTOUT (888-567-8688). Or you can do this online at www.optoutprescreen.com. This will stop most of the offers, the ones that go through the credit reporting agencies. It's good for five years or you can make it permanent.

Do I have to freeze my file with all three credit reporting agencies?

Yes. Different credit issuers may use different credit reporting agencies. If you want to stop your credit file from being viewed, you need to freeze it with Equifax, Experian and TransUnion.

Do I have to lift the credit freeze at all three credit reporting agencies?

No. You can ask the potential creditor which credit reporting agency it is going to utilize. Then place a global lift (with a start and end date) or a specific third party lift with that credit reporting agency.

Does my spouse's file have to be frozen, too?

Yes. Both spouses have to freeze their separate credit files, via separate letters requesting the freeze, in order to get the benefit. That means the total cost for freezing is \$10 x 3 credit reporting agencies x 2 people = \$60.

Does a credit freeze guarantee that I will not be a victim of identity theft?

No. While a credit freeze can help keep an identity thief from opening most new accounts in your name, will not prevent all types of identity theft. It will not protect you, for example, from an identity thief who uses your existing credit cards or other accounts. There are also new accounts, such as telephone, wireless, and bank accounts, which may not require a credit check. And, if there's identity theft already going on when you place the credit freeze, the freeze itself won't be able to stop it. While a credit freeze may not protect you in these kinds of cases, it can protect you from the vast majority of identity thefts that involve opening a new line of credit!

You also can get this information by going to www.iowaAttorneyGeneral.org. If you have complaints or questions, call us at 515-281-5926 or toll-free at 1-888-777-4590 or email us at: consumer@ag.state.ia.us. Or write to the Attorney General's Consumer Protection Division, 1305 East Walnut Street, Des Moines, Iowa 50319.